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LOCAL HELP FOR PEOPLE WITH MEDICARE

March, 2010 Sarah Reimmuth

Q: I recently had a SHIP Counselor help me with my Part D enrollment. I think I would like to be a SHIP Counselor. How can I become one?

A: The State Health Insurance Assistance Program (SHIP) provides free impartial health insurance information for people with Medicare. SHIP is part of a federal network of State Health Insurance Assistance Programs located in every state. In Indiana, SHIP is sponsored by the Centers of Medicare and Medicaid Services (the federal agency which administers Medicare) and the Indiana Department of Insurance.

SHIP offers volunteer opportunities for hundreds of people across Indiana. SHIP currently has 118 sites throughout the state of Indiana and has 306 trained volunteers.

Becoming a SHIP volunteer means you have the opportunity to help other people understand their Medicare and insurance options. You will become the local Medicare expert for your community.

SHIP provides a variety of services, including one-on-one counseling, public speaking events, exhibits, educational publications, videos, online information, and more.

Our volunteers are called on to assist with questions about Medicare, Medicare supplements, Medicare Advantage plans, Medicaid, employer benefit plans, longterm care, help paying for prescriptions, and more.

SHIP counseling can include an analysis of insurance needs, policy and plan comparisons, help with filing claims and appeals, and filling out applications for assistance.

SHIP volunteers go through an extensive training process. To become an active SHIP volunteer, you must fulfill the following criteria:

Complete a 24-hour basic training

- Want to help people with Medicare in his/her community
- Attend regular local inservice training sessions (usually two half-day sessions per year)
- NOT be affiliated with (i.e., employed by, or in a position to sell) any insurance product, agency, company or service
- Make a minimum one-year commitment and 8 hours per month
- Be willing to assure complete confidentiality to every client
- Complete required paperwork
- Enjoy meeting new people and helping others

Volunteers attend bi-annual update training to keep them current with the most recent changes in Medicare and other health care insurance options.

If you are interested in becoming a SHIP volunteer or would like to help with your Medicare, Medicaid, or insurance questions, call SHIP at 1-800-452-4800 or online at www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance. For assistance, call your local SHIP site to make an appointment or call the state office at 1-800-452-4800 to